GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3949
ANSWERED ON:09.12.2016
Operational Expenditure of Banks
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Will the Minister of FINANCE be pleased to state:

(a) whether the Government has any data on the per capita expenditure on running the banks in the country; and

(b) if so, the details thereof and the modalities adopted for cost cutting in this regard;

(c) the details of the total number of accounts both savings and current at present in Public Sector Banks in the country, bank-wise; and

(d) the details of amount of transactions made in both savings and current accounts during the last three years, bank-wise?

Answer

The Minister of State in the Ministry of Finance

(a) to (d): Reserve Bank of India (RBI) has informed that the ratio of Operating Cost to total number of employees and the ratio of Payments to and provisions Cost to total number of employees for bank groups, as submitted by SCBs to RBI are as under:-

Bank Group	Operating Cost per Employee			Payments to and provisions Cost per Employee		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Foreign Bank Group	0.62	0.64	0.87	0.25	0.27	0.37
Private Sector Banks	0.16	0.17	0.17	0.07	0.07	0.07
Public Sector Banks	0.15	0.16	0.17	0.09	0.10	0.10
Scheduled Commercial Banks	0.16	0.17	0.18	0.09	0.09	0.10

The total number of Current Accounts is 4,06,15,000 and Saving Accounts is 88,38,92,000 with Public Sector Banks as on 31.03.2015. The data related to transactions in deposit account is not maintained.

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